

**Fill in this information to identify your case:**

United States Bankruptcy Court for the:

DISTRICT OF NEW JERSEY

Case number (if known) \_\_\_\_\_

Chapter you are filing under:

☒ Chapter 7

☐ Chapter 11

☐ Chapter 12

☐ Chapter 13

☐ Check if this an amended filing

## Official Form 101

# Voluntary Petition for Individuals Filing for Bankruptcy

12/17

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a *joint case*—and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, “Do you own a car,” the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses *Debtor 1* and *Debtor 2* to distinguish between them. In joint cases, one of the spouses must report information as *Debtor 1* and the other as *Debtor 2*. The same person must be *Debtor 1* in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

### Part 1: Identify Yourself

#### About Debtor 1:

#### About Debtor 2 (Spouse Only in a Joint Case):

#### 1. Your full name

Write the name that is on your government-issued picture identification (for example, your driver's license or passport).

**Tammy**

First name

**M**

Middle name

Bring your picture identification to your meeting with the trustee.

**Hill**

Last name and Suffix (Sr., Jr., II, III)

First name

Middle name

Last name and Suffix (Sr., Jr., II, III)

#### 2. All other names you have used in the last 8 years

Include your married or maiden names.

**Tammy Hill**

#### 3. Only the last 4 digits of your Social Security number or federal Individual Taxpayer Identification number (ITIN)

**xxx-xx-3222**

Debtor 1 **Tammy M Hill**

Case number (if known)

**About Debtor 1:**

**About Debtor 2 (Spouse Only in a Joint Case):**

**4. Any business names and Employer Identification Numbers (EIN) you have used in the last 8 years**

☒ I have not used any business name or EINs.

☐ I have not used any business name or EINs.

Include trade names and *doing business as* names

Business name(s)

Business name(s)

EINs

EINs

**5. Where you live**

**7411 JFK Boulevard East  
Unit 303  
North Bergen, NJ 07047**

Number, Street, City, State & ZIP Code

**Hudson**

County

**If your mailing address is different from the one above, fill it in here.** Note that the court will send any notices to you at this mailing address.

Number, P.O. Box, Street, City, State & ZIP Code

**If Debtor 2 lives at a different address:**

Number, Street, City, State & ZIP Code

County

**If Debtor 2's mailing address is different from yours, fill it in here.** Note that the court will send any notices to this mailing address.

Number, P.O. Box, Street, City, State & ZIP Code

**6. Why you are choosing this district to file for bankruptcy**

*Check one:*

☒ Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.

☐ I have another reason.  
Explain. (See 28 U.S.C. § 1408.)

*Check one:*

☐ Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.

☐ I have another reason.  
Explain. (See 28 U.S.C. § 1408.)

Case number (if known)

## Part 2: Tell the Court About Your Bankruptcy Case

- 7. The chapter of the Bankruptcy Code you are choosing to file under**

Check one. (For a brief description of each, see *Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)*). Also, go to the top of page 1 and check the appropriate box.

☒ Chapter 7

☐ Chapter 11

☐ Chapter 12

☐ Chapter 13

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**8. How you will pay the fee**

☒ **I will pay the entire fee when I file my petition.** Please check with the clerk's office in your local court for more details about how you may pay. Typically, if you are paying the fee yourself, you may pay with cash, cashier's check, or money order. If your attorney is submitting your payment on your behalf, your attorney may pay with a credit card or check with a pre-printed address.

☐ **I need to pay the fee in installments.** If you choose this option, sign and attach the *Application for Individuals to Pay The Filing Fee in Installments* (Official Form 103A).

☐ **I request that my fee be waived** (You may request this option only if you are filing for Chapter 7. By law, a judge may, but is not required to, waive your fee, and may do so only if your income is less than 150% of the official poverty line that applies to your family size and you are unable to pay the fee in installments). If you choose this option, you must fill out the *Application to Have the Chapter 7 Filing Fee Waived* (Official Form 103B) and file it with your petition.

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**9. Have you filed for bankruptcy within the last 8 years?**

☒ No.

☐ Yes.

District \_\_\_\_\_ When \_\_\_\_\_ Case number \_\_\_\_\_

District \_\_\_\_\_ When \_\_\_\_\_ Case number \_\_\_\_\_

District \_\_\_\_\_ When \_\_\_\_\_ Case number \_\_\_\_\_

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**10. Are any bankruptcy cases pending or being filed by a spouse who is not filing this case with you, or by a business partner, or by an affiliate?**

☒ No

☐ Yes.

Debtor \_\_\_\_\_ Relationship to you \_\_\_\_\_

District \_\_\_\_\_ When \_\_\_\_\_ Case number, if known \_\_\_\_\_

Debtor \_\_\_\_\_ Relationship to you \_\_\_\_\_

District \_\_\_\_\_ When \_\_\_\_\_ Case number, if known \_\_\_\_\_

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**11. Do you rent your residence?**

☒ No. Go to line 12.

☐ Yes. Has your landlord obtained an eviction judgment against you?

☐ No. Go to line 12.

☐ Yes. Fill out *Initial Statement About an Eviction Judgment Against You* (Form 101A) and file it as part of this bankruptcy petition.

Debtor 1 **Tammy M Hill**

Case number (if known)

**Part 3: Report About Any Businesses You Own as a Sole Proprietor****12. Are you a sole proprietor of any full- or part-time business?**☒ No. Go to Part 4.☐ Yes. Name and location of business

A sole proprietorship is a business you operate as an individual, and is not a separate legal entity such as a corporation, partnership, or LLC.

If you have more than one sole proprietorship, use a separate sheet and attach it to this petition.

Name of business, if any

Number, Street, City, State &amp; ZIP Code

Check the appropriate box to describe your business:

- ☐ Health Care Business (as defined in 11 U.S.C. § 101(27A))
- ☐ Single Asset Real Estate (as defined in 11 U.S.C. § 101(51B))
- ☐ Stockbroker (as defined in 11 U.S.C. § 101(53A))
- ☐ Commodity Broker (as defined in 11 U.S.C. § 101(6))
- ☐ None of the above

**13. Are you filing under Chapter 11 of the Bankruptcy Code and are you a small business debtor?**

For a definition of *small business debtor*, see 11 U.S.C. § 101(51D).

If you are filing under Chapter 11, the court must know whether you are a small business debtor so that it can set appropriate deadlines. If you indicate that you are a small business debtor, you must attach your most recent balance sheet, statement of operations, cash-flow statement, and federal income tax return or if any of these documents do not exist, follow the procedure in 11 U.S.C. 1116(1)(B).

☒ No. I am not filing under Chapter 11.☐ No. I am filing under Chapter 11, but I am NOT a small business debtor according to the definition in the Bankruptcy Code.☐ Yes. I am filing under Chapter 11 and I am a small business debtor according to the definition in the Bankruptcy Code.**Part 4: Report if You Own or Have Any Hazardous Property or Any Property That Needs Immediate Attention****14. Do you own or have any property that poses or is alleged to pose a threat of imminent and identifiable hazard to public health or safety? Or do you own any property that needs immediate attention?**☒ No.☐ Yes. What is the hazard?

If immediate attention is needed, why is it needed?

For example, do you own perishable goods, or livestock that must be fed, or a building that needs urgent repairs?

Where is the property?

Number, Street, City, State &amp; Zip Code

Debtor 1 **Tammy M Hill**

Case number (if known)

**Part 5: Explain Your Efforts to Receive a Briefing About Credit Counseling****15. Tell the court whether you have received a briefing about credit counseling.**

The law requires that you receive a briefing about credit counseling before you file for bankruptcy. You must truthfully check one of the following choices. If you cannot do so, you are not eligible to file.

If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your creditors can begin collection activities again.

**About Debtor 1:**

*You must check one:*

- ☒ **I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.**

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

- ☐ **I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.**

Within 14 days after you file this bankruptcy petition, you **MUST** file a copy of the certificate and payment plan, if any.

- ☐ **I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.**

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy. If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

- ☐ **I am not required to receive a briefing about credit counseling because of:**

- ☐ **Incapacity.**  
I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.
- ☐ **Disability.**  
My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.
- ☐ **Active duty.**  
I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver credit counseling with the court.

**About Debtor 2 (Spouse Only in a Joint Case):**

*You must check one:*

- ☐ **I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.**

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

- ☐ **I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.**

Within 14 days after you file this bankruptcy petition, you **MUST** file a copy of the certificate and payment plan, if any.

- ☐ **I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.**

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If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

- ☐ **I am not required to receive a briefing about credit counseling because of:**

- ☐ **Incapacity.**  
I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.
- ☐ **Disability.**  
My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.
- ☐ **Active duty.**  
I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

Debtor 1 **Tammy M Hill**

Case number (if known)

**Part 6: Answer These Questions for Reporting Purposes**

16. What kind of debts do you have?	16a.	<b>Are your debts primarily consumer debts?</b> <i>Consumer debts</i> are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." <input type="checkbox"/> No. Go to line 16b. <input checked="" type="checkbox"/> Yes. Go to line 17.
	16b.	<b>Are your debts primarily business debts?</b> <i>Business debts</i> are debts that you incurred to obtain money for a business or investment or through the operation of the business or investment. <input type="checkbox"/> No. Go to line 16c. <input type="checkbox"/> Yes. Go to line 17.
	16c.	State the type of debts you owe that are not consumer debts or business debts

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17. Are you filing under Chapter 7?	<input type="checkbox"/> No.	I am not filing under Chapter 7. Go to line 18.
Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available for distribution to unsecured creditors?	<input checked="" type="checkbox"/> Yes.	I am filing under Chapter 7. Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available to distribute to unsecured creditors? <input type="checkbox"/> No <input checked="" type="checkbox"/> Yes

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18. How many Creditors do you estimate that you owe?	<input type="checkbox"/> 1-49 <input type="checkbox"/> 50-99 <input checked="" type="checkbox"/> 100-199 <input type="checkbox"/> 200-999	<input type="checkbox"/> 1,000-5,000 <input type="checkbox"/> 5001-10,000 <input type="checkbox"/> 10,001-25,000	<input type="checkbox"/> 25,001-50,000 <input type="checkbox"/> 50,001-100,000 <input type="checkbox"/> More than 100,000
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19. How much do you estimate your assets to be worth?	<input checked="" type="checkbox"/> \$0 - \$50,000 <input type="checkbox"/> \$50,001 - \$100,000 <input type="checkbox"/> \$100,001 - \$500,000 <input type="checkbox"/> \$500,001 - \$1 million	<input type="checkbox"/> \$1,000,001 - \$10 million <input type="checkbox"/> \$10,000,001 - \$50 million <input type="checkbox"/> \$50,000,001 - \$100 million <input type="checkbox"/> \$100,000,001 - \$500 million	<input type="checkbox"/> \$500,000,001 - \$1 billion <input type="checkbox"/> \$1,000,000,001 - \$10 billion <input type="checkbox"/> \$10,000,000,001 - \$50 billion <input type="checkbox"/> More than \$50 billion
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20. How much do you estimate your liabilities to be?	<input type="checkbox"/> \$0 - \$50,000 <input type="checkbox"/> \$50,001 - \$100,000 <input checked="" type="checkbox"/> \$100,001 - \$500,000 <input type="checkbox"/> \$500,001 - \$1 million	<input type="checkbox"/> \$1,000,001 - \$10 million <input type="checkbox"/> \$10,000,001 - \$50 million <input type="checkbox"/> \$50,000,001 - \$100 million <input type="checkbox"/> \$100,000,001 - \$500 million	<input type="checkbox"/> \$500,000,001 - \$1 billion <input type="checkbox"/> \$1,000,000,001 - \$10 billion <input type="checkbox"/> \$10,000,000,001 - \$50 billion <input type="checkbox"/> More than \$50 billion
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**Part 7: Sign Below****For you**

I have examined this petition, and I declare under penalty of perjury that the information provided is true and correct.

If I have chosen to file under Chapter 7, I am aware that I may proceed, if eligible, under Chapter 7, 11, 12, or 13 of title 11, United States Code. I understand the relief available under each chapter, and I choose to proceed under Chapter 7.

If no attorney represents me and I did not pay or agree to pay someone who is not an attorney to help me fill out this document, I have obtained and read the notice required by 11 U.S.C. § 342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

I understand making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

**/s/ Tammy M Hill****Tammy M Hill**

Signature of Debtor 1

Signature of Debtor 2

Executed on **May 8, 2019**  
MM / DD / YYYYExecuted on  
MM / DD / YYYY

Debtor 1 **Tammy M Hill**

Case number (if known)

**For your attorney, if you are represented by one**

**If you are not represented by an attorney, you do not need to file this page.**

I, the attorney for the debtor(s) named in this petition, declare that I have informed the debtor(s) about eligibility to proceed under Chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each chapter for which the person is eligible. I also certify that I have delivered to the debtor(s) the notice required by 11 U.S.C. § 342(b) and, in a case in which § 707(b)(4)(D) applies, certify that I have no knowledge after an inquiry that the information in the schedules filed with the petition is incorrect.

**/s/ Virginia E. Fortunato**

Signature of Attorney for Debtor

Date

**May 8, 2019**

MM / DD / YYYY

**Virginia E. Fortunato**

Printed name

**VIRGINIA E. FORTUNATO, L.L.C.**

Firm name

**One Kinderkamack Road**

**Hackensack, NJ 07601**

Number, Street, City, State & ZIP Code

Contact phone **201-673-5777**

Email address

**0787 NJ**

Bar number & State

1st Union Nat'l Bank/Wachovia  
c/o Wells Fargo Bank, N.A. (FDIC)  
101 North Phillips Avenue  
Sioux Falls, SD 57104

1st Union Nat'l Bank/Wachovia  
Att: The Peak Service Corp.  
P.O. Box 2329  
Riverton, NJ 08077

1st Union Nat'l Bank/Wachovia  
Att: Linton, Distasio, Edwards & Miller  
1720 Mineral Spring Road  
P.O. Box 461  
Reading, PA 19602

7411 Boulevard East Condominium Assoc.  
c/o RELB Property Management LLC  
210 Washington Street  
Hoboken, NJ 07030

7411 Boulevard East Condominium Assoc.  
Att: Realty Express Labarbera Propertie  
P.O. Box 63243  
Phoenix, AZ 85082-3243

Advanta Bank Corp.  
P.O. Box 30715  
Salt Lake City, UT 84130

Advanta Bank Corp.  
P.O. Box 8088  
Philadelphia, PA 19101

Advanta Bank Corp.  
Att: Drinker Biddle & Realth LLP  
222 Delaware Avenue - Suite 1410  
222 Delaware Avenue - Suite 1410

Advanta Bank Corp.  
Drinker, Biddle & Realth LLP  
600 Campus Drive  
Florham Park, NJ 07932-1047



Advanta Bank Corp.  
Att: Richards, Layton & Finger, P.A.  
920 North King Street  
Wilmington, DE 19801

Advanta Bank Corp.  
Att: Weil, Gotshal & Manges LLP  
767 Fifth Avenue  
New York, NY 10153

Advanta Bank Corp.  
Att: Roger G. Schwartz, Esq.  
Lathan & Watkins LLP  
1721 Avenue of the Americas  
New York, NY 10022

Advanta Bank Corp.  
Att: Richards, Layton & Finger, P.A.  
920 North Street Street  
P.O. Box 551  
Wilmington, DE 19801

Advanta Bank Corp.  
Att: Federal Department Insurance Corp.  
Consumer Response Center  
1100 Walnut Street - Box #11  
Kansas City, MO 64106

Advanta Bank Corp.  
Att: Federal Deposit Insurance Corp.  
Division of Resolution & Receivership  
1601 Bryan Street  
Dallas, TX 75201

American Express  
P.O. Box 1270  
Newark, NJ 07101-1270

American Express  
Att: Becket & Lee LLP  
16 General Warren Boulevard  
P.O. Box 3001  
Malvern, PA 19355

American Express  
Corporate Office and Headquarters  
200 Vesey Street  
New York, NY 10285

American Express Bank, FSB (FDIC)  
4315 South 2700 West  
Salt Lake City, UT 84184

American Express Legal  
500 North Franklin Turnpike  
P.O. Box 278  
Ramsey, NJ 07446

American Express Travel Related Services  
200 Vesey Street  
World Financial Center  
New York, NY 10285

American Express Travel Related Services  
Att: Law Offices of Mitchell N. Kay  
90 Main Street - #308  
Hackensack, NJ 07601

American Express/Bankruptcy  
Correspondence  
P.O. Box 981540  
El Paso, TX 79998

American Express/Bankruptcy  
P.O. Box 8218  
Mason, OH 45040

Bloomingdales Corporate Office  
1000 Third Avenue  
New York, NY 10022

Bloomingdales Insider  
P.O. Box 183083  
Columbus, OH 43218

BMW Corporate Office & Headquarters  
300 Chestnut Ridge Road  
Woodcliff Lake, NJ 07675

BMW Financial Services  
Att: Bankruptcy Department  
P.O. Box 3608  
Dublin, OH 43016

Borough of Collingswood  
c/o DM Billing  
P.O. Box 1016  
Voorhees, NJ 08043

Camden Univeristy Health Care  
1 Cooper Plaza  
Camden, NJ 08103

Capital One  
Att: Bankruptcy  
P.O. Box 30285  
Salt Lake City, UT 84130

Capital One  
15000 Capital One Drive  
Richmond, VA 23238

Capital One Bank (USA) (FDIC)  
4851 Cox Road  
Glen Allen, VA 23060

Charles H. Bowers, MD  
Att: Lisa Goldstein, Esq.  
McAloon & Friedman PC  
123 William Street  
New York, NY 10038

CIT Bank, National Association (FDIC)  
75 South Lake Avenue  
Pasadena, CA 91103

CIT Group/Sales Finance  
Att: Synergetic Communications, Inc.  
5450 NW Central - #1000  
Houston, TX 77092

Citi  
P.O. Box 44195  
Jacksonville, FL 32231-4195

Citibank  
Att: NCO Financial Systems  
507 Prudential Road  
Horsham, PA 19044

Citibank  
Att: NCO Financial Systems  
10540 White Rock Road - Suite 350  
Rancho Cordova, CA 95670-6094

Citibank, NA (FDIC)  
701 East 60th Street, North  
Sioux Falls, SD 57104

Citibank/Home Depot  
P.O. Box 6497  
Sioux Falls, SD 57117

CitiCards  
P.O. Box 183085  
Columbus, OH 43218

Comenity Bank (FDIC)  
One Righter Parkway - Suite 100  
Wilmington, DE 19803

Comenity Bank/Victoria's Secret  
P.O. Box 182125  
Columbus, OH 43218

Cooper University Hospital  
1 Cooper Plaza  
Camden, NJ 08103

Creditors Financial Group  
3131 S Vaugh Way - Suite 110  
Aurora, CO 80014-3501

Dell Financial Corporate Office  
1 Dell Way  
Round Rock, TX 78682

Dell Financial Services  
P.O. Box 6403  
Carol Stream, IL 60197

Department Stores National Bank (FDIC)  
701 East 60th Street  
Sioux Falls, SD 57104

Dept of Ed/582/Nelnet  
Att: Bankruptcy Department  
3015 Parker Boulevard  
Suite 400  
Aurora, CO 80014

Dept of Ed/582/Nelnet  
3015 Parker Road  
Aurora, CO 80014

Deutsche Bank National Trust  
1761 E. St. Andrew Place  
Santa Ana, CA 92705

Deutsche Bank National Trust Company  
300 South Grand Avenue  
41st Floor  
Los Angeles, CA 90071

Deutsche Bank National Trust, et al  
Att: Ras Citron LLC  
130 Clinton Road - #202  
Fairfield, NJ 07004

Deutsche Bank Trust Co Americas (FDIC)  
60 Wall Street  
New York, NY 10005

Deutsche Bank Trust Co Delaware (FDIC)  
1011 Centre Road - Suite 200  
Wilmington, DE 19805

Discover Bank (FDIC)  
502 E. Market Street  
Greenwood, DE 19950

Discover Card  
P.O. Box 71084  
Charlotte, NC 28272-1084

Discover Financial  
Att: Bankruptcy Department  
P.O. Box 15316  
Wilmington, DE 19850

Discover Financial  
P.O. Box 15316  
Wilmington, DE 19850

Discover Financial Corporate Office  
2500 Lake Cook Road  
Riverwoods, IL 60015

DSNB/Bloomingtondale  
P.O. Box 17759  
Clearwater, FL 33762

DSNB/Macy's  
P.O. Box 8218  
Mason, OH 45040

EdFinancial Services  
Att: Bankruptcy  
P.o. Box 36008  
Knoxville, TN 37930

EdFinancial Services  
120 N Seven Oaks Drive  
Knoxville, TN 37922

Edythe B. Adler, PHD  
2500 Johnson Avenue  
Apartment M1  
Bronx, NY 10463

Edythe B. Adler, PHD  
260 Garth Road  
Scarsdale, NY 10583

Equifax  
1550 Peartree Street NW  
Atlanta, GA 30309

Experian  
475 Anton Boulevard  
Costa Mesa, CA 92626

FedLoan Servicing  
Att: Bankruptcy  
P.O. Box 69184  
Harrisburg, PA 17106

FedLoan Servicing  
P.O. Box 60610  
Harrisburg, PA 17106

First Premier Bank  
Att: Bankruptcy  
P.O. Box 5524  
Sioux Falls, SD 57117

First Premier Bank  
3820 N Louise Avenue  
Sioux Falls, SD 57107

First Premier Bank (FDIC)  
Headquarters  
601 South Minnesota Avenue  
Sioux Falls, SD 57104

Gap Corporate Offices  
2 Folsom Street  
San Francisco, CA 94105

Grameen America  
Att: Bankruptcy Department  
135 Post Avenue  
New York, NY 10034

Grameen America  
150 W 30th Street - Fl 8  
New York, NY 10001

Home Depot  
P.O. Box 689100  
Des Moines, IA 50368

Home Depot Corporate Offices  
2455 Paces Ferry Road NW  
Atlanta, GA 30339

Jefferson Health  
443 Laurel Oak Road  
Voorhees, NJ 08043

Jefferson Health  
P.O. Box 8484  
Cherry Hill, NJ 08002-0484

Jefferson University Hospital  
443 Laurel Oak Road  
Voorhees, NJ 08043

Lord & Taylor  
Corporate Office Headquarters  
424 5th Avenue  
New York, NY 10018

Macy's  
P.O. Box 183083  
Columbus, OH 43218

Macy's Corporate Office & Headquarters  
7 West 7th Street  
Cincinnati, OH 45202

Neiman Marcus  
P.O. Box 5235  
Carol Stream, IL 60197-5235

Neiman Marcus  
Corporate Office & Headquarters  
1618 Main Street  
One Marcus Square  
Dallas, TX 75201

New Jersey Housing and Mortgage  
Finance Agency  
637 South Clinton Avenue  
Trenton, NJ 08650



New York City Health & Hospitals Corp.  
Att: Joshua Cohen, Esq.  
DeCorato, Cohen, Sheehan & Federico  
90 Broad Street - 14th Floor  
New York, NY 10004

Nordstrom FSB Colorado SVC Center  
P.O. Box 6587  
Englewood, CO 80155

North Bergen Tax Collector  
Municipal Building  
4233 Kennedy Boulevard  
North Bergen, NJ 07047

Ocwen Loan Servicing  
4828 Loop Central Drive  
Houston, TX 77081

Ocwen Loan Servicing Corporate Office  
1661 Worthington Road - Suite 100  
West Palm Beach, FL 33409

Ocwen Loan Servicing, LLC  
P.O. Box 24738  
West Palm Beach, FL 33416-4738

Ocwen Loan Servicing, LLC  
P.O. Box 660264  
Dallas, TX 75266-0264

Office of the Attorney General  
Department of Justice  
Att: William Barr, Esq.  
950 Pennsylvania Avenue NW  
Washington, DC 20530

Omni Credit Services of Florida  
P.O. Box 23381  
Tampa, FL 33623

Omni Credit Services of Florida  
4710 Eisenhower Parkway  
Suite A2  
Tampa, FL 33634

PayPal Corporate Offices  
2211 North First Street  
San Jose, CA 95131

Saks Fifth Avenue  
P.O. Box 17157  
Baltimore, MD 21297

Saks Fifth Avenue Corporate Office  
117 W 57th Street  
New York, NY 10001

Sears Corporate Headquarters  
3333 Beverly Road  
Hoffman Estates, IL 60179

Sears Credit Card  
P.O. Box 183081  
Columbus, OH 43218-3081

SYNCB/Lord & Taylor  
Att: Bankruptcy  
P.O. Box 965060  
Orlando, FL 32896

SYNCB/Lord & Taylor  
P.O. Box 30253  
Salt Lake City, UT 84130

Synchrony Bank (FDIC)  
170 West Election Road - Suite 125  
Draper, UT 84020

Synchrony Bank/Paypal  
P.O. Box 965005  
Orlando, FL 32896

Synchrony Bank/TJX  
Att: Bankruptcy  
P.O. Box 965060  
Orlando, FL 32896

Synchrony Bank/TJX  
P.O. Box 965015  
Orlando, FL 32896

Synchrony Bank/Walmart  
Att: Bankruptcy  
P.O. Box 965060  
Orlando, FL 32896

Synchrony Bank/Walmart  
P.O. Box 965024  
Orlando, FL 32896

TD Bank, NA (FDIC)  
2035 Limestone Road  
Wilmington, DE 19808

The Bank of New York  
Att: Urden Law Offices  
Woodcrest Corporate Center  
111 Woodcrest Road - Suite 200  
Cherry Hill, NJ 08003

The Bank of New York Mellon (FDIC)  
240 Greenwich Street  
New York, NY 10007

The Bank of New York Mellon (FDIC)  
225 Liberty Street  
New York, NY 10281

The Company Corporation  
251 Little Falls Drive  
Wilmington, DE 19808

TJ Maxx  
Corporate Office & Headquarters  
770 Cochituate Road  
Framingham, MA 01701

Trans Union  
P.O. Box 2000  
Chester, PA 19022-2000

Trans Union Corporate Office  
555 W. Adams Street  
Chicago, IL 60661

US Attorney for the District of NJ  
Att: Civil Process  
970 Broad Street - 7th Floor  
Newark, NJ 07102

US Department of Education  
400 Maryland Avenue, SW  
Washington, DC 20202

US Department of Education  
Student Loans Default

Victoria's Secret  
P.O. Box 659728  
San Antonio, TX 78265-9728

Victoria's Secret Corporate Office  
3 Limited Parkway  
Columbus, OH 43230

Wells Fargo Bank N.A.  
f/k/a Wachovia Bank, N.A.  
Att: Accounts Receivable Management  
P.O. Box 129  
Thorofare, NJ 08086

Wells Fargo Bank N.A.  
f/k/a Wachovia Bank  
Att: Begley & Gaskill  
40 East MainStreet  
Moorestown, NJ 08057

Wells Fargo Bank, N.A. (FDIC)  
101 North Phillips Avenue  
Sioux Falls, SD 57104

Wells Fargo Bank, N.A. (FDIC)  
101 North Phillips Avenue  
Sioux Falls, SD 57104